IN THE SPECIFICATION

Please amend the paragraph beginning on page 7, line 6, as follows:

This second variant consists in managing a second counter CPT2 in the card accumulating the aggregates performed on a first counter CPT1 of small amounts. If the value of the counter CPT2 reaches a ceiling value VP22, defined by the bank and registered previously in the card, the card will demand the checking of a certificate calculated by an authorization center.

Please amend the paragraph beginning on page 7, line 15, as follows:

The card adds the amount M of the transaction to the value read from CPT1.

Please amend the paragraph beginning on page 7, line 17, as follows:

If (test 13) the sum CPT1+M reaches a ceiling value, VP12, the card demands the checking of the bearer's confidential code (steps 10, 11 and 12).

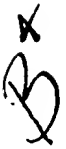Please amend the paragraph beginning on page 7, line 20, as follows:

If the confidential code is correct, the card adds the value of CPT1+M to the value read from CPT2.

Please amend the paragraph beginning on page 7, line 22, as follows:

The new value obtained is compared with a threshold VP22 (test 14).

Please amend the paragraph beginning on page 7, line 24, as follows:

If the sum CPT1+M+CPT2 reaches the ceiling VP22, the card demands (step 15) the checking of a certificate computed by an authorization center interrogated by the terminal of the reading terminal L (step 16).

Please amend the paragraph beginning on page 7, line 29, as follows:

If the certificate is correct, the card resets the counters CPT1 and CPT2 to zero (step 17) and then computes and delivers the signature of the transaction (steps 7 et seq.).

Please amend the paragraph beginning on page 7, line 33, as follows:

If the certificate is incorrect, the card does not deliver the signature of the transaction and leaves the values of the counters CPT1 and CPT2 unaltered.

Please amend the paragraph beginning on page 7, line 36, as follows:

If the sum of CPT1+M+CPT2 has not reached the ceiling value VP22, the card resets the counter CPT1 to zero and updates the counter CPT2 by replacing its previous value with CPT2+CPT1+M (step 18). Next it computes and delivers the signature of the transaction (steps 7, 8 and 9).

Please amend the paragraph beginning on page 8, line 7, as follows:

If the sum CPT1+M does not reach the ceiling value VP12, the card updates the counter CPT1 by replacing its previous value with the sum CPT1+M (step 19), and it then delivers the signature of the transaction (steps 7, 8 and 9).

Please amend the paragraphs beginning on page 8, line 12, as follows:

The card just described can be used in postdebit mode. The amounts debited are aggregated, for example over 30 days at most, on the basis of bearer account number, and the bearer account is debited after the ceiling VP2, VP22 is exceeded or on completion of the 30 days of the value of the amounts aggregated since the last debit of the account. The amounts can be aggregated:

- on the collection server after collection of the transactions stored on the trading terminals. In this case, the exceeding of the ceiling VP2, or VP22 triggers in the card via the terminal a request for authorization of amount equal to the new ceiling VP2, VP22 which can be redefined by the bank.

- In the card itself. In this case, the exceeding of the ceiling VP2, VP22 triggers in the card via the terminal a resetting of the aggregate and an authorization request. In this case it is necessary to have the customer pay a deposit when obtaining his card, to prevent the "deliberate" theft or loss of his card (thus avoiding the debiting of the aggregate). This deposit can be disguised, that is to say included within the annual subscription of the card.

The card can also be used in predebit mode. In this case, the value VP2, and for the variant of Figure 2, the value VP12, is (or are) prepaid by the bearer and updated in the card, with the aid of the certificate received which is dependent on the amount prepaid by the user.

If the user should find himself on a terminal with no identification keypad or which is not connected to a telecommunication network, and should the prepaid value VP2, VP12 be reached, he will have to get onto a device of the bank (automatic teller machine - voucher dispenser or public telephone) so that the operations for checking the certificate issued by the authorization center can be carried out. The transaction in this case being fictitious, no amount being debited from the customer's account, except in the predebit application.